

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.	:	<b>10/645,521</b>	Confirmation No. :	8780
Filed	:	August 22, 2003		
Applicant	:	Ganesan, et al.		
Title	:	Electronic Bill Presentment Via a Wide Area Communications Network		
TC/AU	:	4124		
Examiner	:	Brian E. Fertig		
Docket No.	:	23952-0018		
Customer No.	:	72386		

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action mailed January 24, 2008, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.